

Exhibit A

NEW YORK MOTOR VEHICLE LEASE AGREEMENT



www.ford.com/finance
1-800-727-7000

DATE 11/02/2020

LESSEE (and Co-Lessee) Name and Address (Including County and Zip Code)

DOUGLAS J FILARDO
27 MONTAUK HIGHWAY
Westhampton, NY 11977-1211 SUFFOLK

N/A

LESSOR (Name and Address)

HASSETT LINCOLN MERCURY
3530 SUNRISE HIGHWAY
WANTAGH, NY 11793

"Finance Company" is Ford Motor Credit Company. The "Holder" is CAB East LLC and its assigns. By signing "You" (Lessee and Co-Lessee) agree to lease this Vehicle according to the terms in this lease and the terms of the WearCare Addendum, if any, attached to this lease.

If Your payment schedule is shown in Item 2(a), You entered into a "Monthly Payment Lease."

If Your payment schedule is shown in Item 2(b), You entered into an "Advance Payment Lease."

New/Used	Mileage at Delivery	Year/Make/Model	Vehicle Identification Number	Vehicle Use
New	66	2020 Ford Ranger	1FTER4FH9LLA70969	Personal

You state that this Vehicle will be used primarily for: ☒ Personal, family or household use
☐ Agricultural, business or commercial use }

Initial: A Lessee;

Initial: A N/A Co-Lessee

WARNING: Important consumer protections may not apply if this agreement indicates You are leasing the Vehicle primarily for agricultural, business or commercial use.

1. Amount Due At Lease Signing or Delivery (Itemized Below) * \$ <u>2,819.00</u>	2. Payments (a) Monthly Payments Your first monthly payment of \$ <u>482.90</u> is due on <u>11/02/2020</u> , followed by <u>35</u> payments of \$ <u>482.90</u> due on the <u>2nd</u> day of each month. The total of Your monthly payments is \$ <u>17,384.40</u> . (b) Advance Payment Your Payment of \$ <u>N/A</u> is due on <u>N/A</u> . The total of Your payment is \$ <u>N/A</u> .	3. Other Charges (not part of Your monthly payment) Disposition fee (if You do not purchase the Vehicle) \$ <u>395.00</u> <div style="display: flex; justify-content: space-between;"> <u>N/A</u> <u>N/A</u> </div> <div style="display: flex; justify-content: flex-end;"> Total \$ <u>395.00</u> </div>	4. Total of Payments (The amount You will have paid by the end of the lease) \$ <u>20,115.50</u>
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* Itemization of Amount Due at Lease Signing or Delivery

5. Amounts Due At Lease Signing or Delivery: a. Capitalized cost reduction \$ <u>1,983.60</u> b. First monthly payment <u>482.90</u> c. Advance payment <u>N/A</u> d. Refundable security deposit <u>N/A</u> e. Title fees <u>N/A</u> f. Registration fees <u>255.00</u> g. Acquisition fee <u>N/A</u> h. Documentary Fee <u>75.00</u> i. Tire Mgmt & Recycle Fee <u>12.50</u> j. NYS INSPECTION <u>10.00</u> k. <u>N/A</u> l. <u>N/A</u> m. <u>N/A</u> n. <u>N/A</u> o. <u>N/A</u> p. <u>N/A</u> q. <u>N/A</u> r. <u>N/A</u> <div style="text-align: right;">Total \$ <u>2,819.00</u></div>	6. How the Amount Due At Lease Signing or Delivery will be paid: a. Net trade-in allowance \$ <u>N/A</u> b. Rebates and noncash credits <u>2,000.00</u> c. Amount to be paid in cash <u>819.00</u> d. <u>N/A</u> <div style="text-align: right;">Total \$ <u>2,819.00</u></div>
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7. Your payment is determined as shown below:

a. Gross capitalized cost. The agreed upon value of the Vehicle (\$ <u>43,551.83</u>) and any items You pay over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance) (See Item 19)**	\$ <u>45,873.76</u>
b. Capitalized cost reduction. The amount of any net trade-in allowance, rebate, noncash credit, or cash that You pay that reduces the gross capitalized cost.	- <u>1,983.60</u>
c. Adjusted capitalized cost. The amount used in calculating Your base payment.	= <u>43,890.16</u>
d. Residual value. The value of the Vehicle at the end of the lease used in calculating Your base payment.	- <u>30,211.50</u>
e. Depreciation and any amortized amounts. The amounts charged for the Vehicle's decline in value through normal use and for other items paid over the lease term.	= <u>13,678.66</u>
f. Rent charge. The amount charged in addition to the depreciation and any amortized amounts.	+ <u>3,705.74</u>
g. Total of base payments. The depreciation and any amortized amounts plus the rent charge.	= <u>17,384.40</u>
h. Lease payments. The number of payments in Your lease.	+ <u>36</u>
i. Base payment.	= <u>482.90</u>
j. Sales / Use tax.	+ <u>N/A</u>
k. <u>N/A</u>	+ <u>N/A</u>
l. <u>N/A</u>	+ <u>N/A</u>
m. Total payment.	\$ <u>482.90</u>
n. Lease term in months.	<u>36</u>

Early Termination. You may have to pay a substantial charge if You end this lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the lease is terminated. The earlier You end the lease, the greater this charge is likely to be.

8. Excess Wear and Use. You may be charged for excessive wear based on our standards for normal use. At the scheduled end of this lease, unless You purchase the Vehicle, **You must pay** to Lessor \$0.20 per mile for each mile in excess of 22,566 miles shown on the odometer. See items 23 and 29 and the WearCare Addendum, if any, attached to this lease for additional excess wear and use terms.

9. Extra Mileage Option Credit. At the scheduled end of this lease, You will receive a credit of \$0. N/A per unused mile for the number of unused miles between N/A and N/A miles, less any amounts You owe under this lease. You will not receive any credit if the Vehicle is destroyed, if You terminate Your lease early, exercise any purchase option, are in default or the credit is less than \$1.00.

10. Purchase Option at End of Lease Term. \$ 30,711.50 plus official fees and taxes, and a reasonable documentary fee if allowed by law, is **Your lease end purchase option price.** You have the option to purchase the Vehicle at the end of the lease term from a party designated by the Holder for the purchase option price if You are not in default.

11. Other Important Terms. See Your lease documents for additional information on early termination, purchase option and maintenance responsibilities, warranties, late and default charges, insurance, and any security interests, if applicable.

12. STATE DISCLOSURES The following are descriptions of the **GROSS CAPITALIZED COST** and the **ADJUSTED CAPITALIZED COST**, disclosed in this lease. **GROSS CAPITALIZED COST** is the sum of the **ADJUSTED CAPITALIZED COST** and any **CAPITALIZED COST REDUCTION**. The **GROSS CAPITALIZED COST** and the amount of the rental payment may be negotiable. **ADJUSTED CAPITALIZED COST** is the amount which is capitalized in connection with the lease and is used in determining the amount of your periodic payment. This amount will be used in determining your early termination liability. The **ADJUSTED CAPITALIZED COST** may be used to compare the early termination provisions of competing lessors.

13. WARRANTY The Vehicle is covered by any warranty indicated below:

☒ Standard new vehicle warranty provided by the manufacturer or distributor of the Vehicle.

☐ N/A _____

14. OFFICIAL FEES AND TAXES \$ 2,209.43

The estimated total amount You will pay for official and license fees, registration, title and taxes over the term of Your lease, whether included with Your monthly payments or assessed otherwise. The actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the value of the leased property at the time a fee or tax is assessed.

15. VEHICLE INSURANCE MINIMUMS You must insure the Vehicle during this lease. This insurance must be acceptable to Finance Company and protect You and Holder with (a) comprehensive fire and theft insurance with a **maximum deductible** amount of **\$1,000**; and (b) collision and upset insurance with a **maximum deductible** of **\$1,000**; and (c) automobile liability insurance with **minimum limits** for bodily injury or death of \$ 25,000.00

for any one person and \$ 50,000.00 for any one accident, and \$ 10,000.00 for property damage.

You will list the Holder as additional insured and loss payee under the insurance policy unless Lessor or Finance Company specifies otherwise. You must give Finance Company evidence of this insurance. (See Item 24)

THIS LEASE DOES NOT CONTAIN PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

16. OPTIONAL INSURANCE These coverages are not required to enter into this lease and will not be provided unless You sign below. If insurance is to be obtained by Lessor, the coverages are shown in a notice given to You this date and are for the term of this lease.

a. Credit Life Insurance \$ N/A (Initial Coverage) \$ N/A (Premium)

N/A
(Insured(s))

N/A
(Insurance Company)

Lessee: ☒ B N/A Co-Lessee: ☒ B N/A

b. Credit Disability Insurance \$ N/A (Monthly Coverage) \$ N/A (Premium)

N/A
(Insured(s))

N/A
(Insurance Company)

Lessee: ☒ C N/A Co-Lessee: ☒ C N/A

17. LATE PAYMENTS You will pay a late charge on each payment that is not received within **10 days** after it is due. The charge is **7.5%** of the full amount of the scheduled payment or **\$50.00** whichever is less.

18. LESSOR SERVICES _____ N/A
(See Item 22) _____ N/A

****19. Itemization of Gross Capitalized Cost**

Agreed Upon Value of the Vehicle	Sales/Use Tax and Other Applicable Taxes	Title Fees	License and Registration Fees	Extended Warranty and Service Contract	Acquisition Fee	Documentation Fee
\$ 43,551.83	+ \$ 1,676.93	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ 645.00	+ \$ N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A
N/A	N/A	N/A	N/A	N/A	N/A	Total Gross Capitalized Cost
+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	+ \$ N/A	= \$ 45,873.76

VEHICLE MAINTENANCE, INSURANCE AND USE

20. VEHICLE USE AND SUBLEASING You will not use, or permit others to use the Vehicle (a) in violation of any law, (b) contrary to the provisions of any insurance policies covering the Vehicle, (c) outside the state where first titled or registered for more than **30** days without Finance Company's written consent, (d) outside the United States, except for less than **30** days in Canada or Mexico or (e) as a private or public carrier. You will keep this lease and Vehicle free of all liens and encumbrances. **You will not assign or sublease any interest in the Vehicle or lease without Finance Company's written consent.**

21. IMPLIED WARRANTIES If the Vehicle is of a type normally used for personal use and the Lessor, or the Vehicle's manufacturer, extends a written warranty or service contract covering the Vehicle within **90 days from the date of this lease, You get implied warranties of merchantability and fitness for a particular purpose covering the Vehicle. Otherwise, You understand and agree that there are no such implied warranties, except as otherwise required by law.**

22. VEHICLE MAINTENANCE AND OPERATING COSTS Proper Vehicle maintenance is Your responsibility. You must maintain and service the Vehicle at Your own expense, using materials that meet the manufacturer's specifications. This includes following the owner's manual and maintenance schedule, documenting maintenance performed, and making all needed repairs. You are also responsible for all operating costs such as gas and oil. Lessor will provide the service(s), if any, identified in the Lessor Services section under the terms of a separate agreement. (See Lessor Services, Item 18)

23. COLLISION REPAIR You are responsible for repairs of **All Damage** that is not a result of normal wear and use. These repairs include, but are not limited to, those necessary to return the Vehicle to its pre-accident condition, including repairs to **Exterior Sheet Metal and Plastic Components**, and to **Vehicle Safety Systems**, including air bag, seat belt and bumper system components. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Discuss this requirement with Your insurance company prior to authorizing any collision repair work.

24. VEHICLE INSURANCE You must insure the Vehicle and the Holder as set forth in this lease under Item 15, "Vehicle Insurance Minimums." If the state where You title/register the Vehicle establishes higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder at the amounts required by Your state. If You move to a state where Finance Company has established higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder for these higher amounts. **These amounts are minimum requirements and may not be sufficient to protect Your assets. You should consult Your insurance advisor to determine if additional insurance coverage is right for You.**

You agree that Finance Company can file a claim under the insurance policy. You authorize the insurance company to provide Finance Company any information Finance Company believes necessary to make a claim. You agree that Finance Company may receive and sign Your name on any checks or drafts received by Finance Company from Your insurance provider. In addition, You authorize Finance Company to settle or release any claim under the insurance related to Holder's ownership of the Vehicle. You also assign to Holder any other insurance proceeds related to this lease or Holder's interest in the Vehicle.

25. RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES This lease may contain charges for insurance, service contracts, or other contracts. You agree that Finance Company can claim benefits under these contracts. Unless prohibited by law, Finance Company may upon default or termination cancel these contracts to obtain refunds of unearned charges. You authorize Finance Company to subtract any refund from the amount You owe under this lease. If You receive a refund, You must pay the entire amount of the refund to Finance Company.

26. RETURNED CHECK CHARGE You agree to pay a returned check charge of **\$20** for each check, draft, or other order of payment that is dishonored for any reason.

ENDING YOUR LEASE

27. TERMINATION This lease will terminate (end) upon (a) the end of the term of this lease, (b) the return of the Vehicle to Lessor, or another place designated by Finance Company, and (c) the payment by You of all amounts owed under this lease. Finance Company may cancel this lease if You default.

28. RETURN OF VEHICLE If You do not buy the Vehicle at lease end, You must return it to Lessor unless Finance Company specifies another place. Prior to the scheduled return of the Vehicle, You may be requested to present the Vehicle for inspection at a reasonable time and location. **Upon return of the Vehicle, You must pay the disposition fee, if any is shown in this lease under Item 3 "Other Charges."** If You fail to return the Vehicle within 10 days after Your scheduled termination date, You will be charged one Monthly Payment and Your term will be extended one month. If You continue to fail to return the Vehicle You must pay damages to Finance Company, including amounts payable under default. Payment of these amounts will not allow You to keep the Vehicle.

29. STANDARDS FOR EXCESS WEAR AND USE You are responsible for all repairs to the Vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to repair or replace: (a) **Tires** that have sidewall damage/plugs, exposed cords/belts, or are unmatched for Vehicle or unsafe; (b) **Electrical or Mechanical** defects or malfunctions; (c) **Glass, Paint, Body Panels, Trim and Grill Work** that are broken, mismatched, chipped, scratched, pitted, cracked, or dented; (d) **Interior** rips, stains, burns or damaged areas; (e) **Replacement** of any missing equipment or parts (including missing keys or remote entry devices); and (f) **All Damage** which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Your use or repair of the Vehicle must not invalidate any warranty. If You have not had the repairs made before the Vehicle is returned, You will pay the

estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle. You will maintain the **Odometer** of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperative, You will provide us with reasonable evidence of the Vehicle's actual mileage at vehicle return. If You are unable to do so, You will pay us our estimate of any reduction of the Vehicle's wholesale value caused by the inability to determine the Vehicle's actual mileage.

30. VOLUNTARY EARLY TERMINATION AND RETURN THE VEHICLE You may terminate this lease early, if you are not in default and You satisfy Your early termination obligation. You must return the Vehicle to Lessor unless Finance Company designates another place and You must pay the following: (a) the amount by which the Unpaid Adjusted Capitalized Cost exceeds the Vehicle's Fair Market Wholesale Value, **plus** (b) all other amounts then due under the lease (except for excess wear and use and mileage). If You entered an Advance Payment Lease and the Vehicle's Fair Market Wholesale Value exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

Alternatively, You may choose to satisfy Your financial obligation under this section upon Vehicle return if You pay the following: (a) the unpaid remaining Monthly Payments, plus (b) any charges for excess wear and use and mileage, plus (c) all other amounts then due under the lease.

EARLY TERMINATION MAY REQUIRE YOU TO PAY A SUBSTANTIAL CHARGE.

YOU SHALL NOT BE LIABLE FOR AN EARLY TERMINATION FEE IF YOU ARE DECEASED BEFORE THE END OF THE LEASE.